

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-19690-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Windzor Jean  
190 Shepard Avenue Apt1  
East Orange, NJ 07018

Social Security No.:  
xxx-xx-6361

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on January 24, 2019.

On 1/13/2023 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Rosemary Gambardella on:

Date: February 15, 2023  
Time: 08:30 AM  
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,  
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: January 13, 2023  
JAN: smz

Jeanne Naughton  
Clerk

In re:  
Windzor Jean  
Debtor

Case No. 18-19690-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Jan 13, 2023

Form ID: 185

Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2023:**

Recip ID	Recipient Name and Address
db	+ Windzor Jean, 190 Shepard Avenue Apt1, East Orange, NJ 07018-2469
aty	+ Richard Mark Citron, RAS CITRON LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
aty	+ Shmuel Klein, 113 Cedarhill Ave., Mahwah, NJ 07430, UNITED STATES 07430-1353
518421063	+ Citron, Richard, Mark of, RAS Citron LLC, 130 Clinton Road, Ste. 202, Fairfield, NJ 07004-2927
518553361	+ Dan Rattray, 251 North Main Street, Winston-Salem, North Carolina 27155-0002
517527086	+ East Orange Vah Fcu, 385 Tremont Ave, East Orange, NJ 07018-1023
517527087	+ Jeffery Grabowski ESQ., 239 Paterson Ave, East Rutherford, NJ 07073-1805
517660183	+ Laura Virginia Jean, 540 Grandwarlea Dr. APT 815, Hope Mills, NC 28348-8201
517527089	+ Lincoln Technical Institute, 502 W. Germantown Pke., Plymouth Meeting, PA 19462-1314
517527090	+ Ocwen, PO Box 785058, Orlando, FL 32878-5058
517527091	+ P.S. E & G, P.O. Box 14444, New Brunswick, NJ 08906-4444
518553358	+ PHH, PO Box 66002, Lawrenceville, NJ 08648-6002
517527092	Paul Marshall, 5118 Robert J Mathew Parkway, El Dorado Hills, CA 95762-5703
518553360	+ Secretary Dept of Veterans Affairs, 810 Vermont Ave., NW, Washington, DC 20420-0002

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 13 2023 20:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 13 2023 20:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Jan 13 2023 20:56:00	Ocwen Loan Servicing, LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave.suite # 100, Boca Raton, FL 33487-2853
517527078	Email/Text: bnc-applied@quantum3group.com	Jan 13 2023 20:56:00	Applied Card Bank, 4700 Exchange Court, Boca Raton, FL 33431
517527079	+ Email/Text: EBNProcessing@afni.com	Jan 13 2023 20:56:00	AT & T Mobility, c/o AFNI Collection, P.O. Box 3097, Bloomington, IL 61702-3097
517527080	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 13 2023 20:55:00	Bank Of America, Po Box 26012, Greensboro, NC 27420-6012
517636937	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jan 13 2023 20:56:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517527081	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 13 2023 20:56:00	Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
517527082	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 13 2023 20:58:24	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517527083	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Jan 13 2023 21:09:01	Capital One Auto Finance, PO Box 30285, Salt Lake City, UT 84130-0285

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517539039	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 13 2023 20:58:39	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
517539140	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 13 2023 20:58:27	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517527084	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 13 2023 20:56:00	Comenitycapital/boscov, Po Box 182125, Columbus, OH 43218-2125
517527085	+ Email/Text: mrdiscen@discover.com	Jan 13 2023 20:56:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
518553359	+ Email/Text: bky@martonelaw.com	Jan 13 2023 20:55:00	Frank Martone, Esq, 1455 Broad Street, Bloomfield, New Jersey 07003-3068
518553362	^ MEBN	Jan 13 2023 20:52:35	KML Law Group, P.C, 701 Market Street, Suite 5000, Philadelphphia, PA 19106-1541
517640639	Email/PDF: resurgentbknofications@resurgent.com	Jan 13 2023 20:58:53	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517527088	+ Email/Text: bk@lendingclub.com	Jan 14 2023 09:40:53	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
517646044	+ Email/Text: BKEBN-Notifications@ocwen.com	Jan 13 2023 20:56:00	Ocwen Loan Servicing, LLC, 1661 Worthington Road,, Suite 100,, West Palm Beach,, FL 33409-6493
517570553	+ Email/Text: RASEBN@raslg.com	Jan 13 2023 20:56:00	Ocwen Loan Servicing, LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518049827	+ Email/Text: BKEBN-Notifications@ocwen.com	Jan 13 2023 20:56:00	PHH Mortgage Corporation, Bankruptcy department, 1 Mortgage Way, Mail stop SV-22, Mt Laurel, NJ 08054-4637
518049828	+ Email/Text: BKEBN-Notifications@ocwen.com	Jan 13 2023 20:56:00	PHH Mortgage Corporation, Bankruptcy department, 1 Mortgage Way, Mail stop SV-22, Mt Laurel, NJ 08054, PHH Mortgage Corporation, Bankruptcy department 08054-4637
517634061	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 13 2023 21:09:06	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517634266	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 13 2023 20:58:52	Portfolio Recovery Associates, LLC, c/o Jetblue Card, POB 41067, Norfolk VA 23541
517615648	Email/Text: bnc-quantum@quantum3group.com	Jan 13 2023 20:56:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517543544	Email/Text: bnc-quantum@quantum3group.com	Jan 13 2023 20:56:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517527093	+ Email/PDF: gecsed@recoverycorp.com	Jan 13 2023 21:09:01	Syncb/PLCC, Po Box 965064, Orlando, FL 32896-5064
517527691	+ Email/PDF: gecsed@recoverycorp.com	Jan 13 2023 20:58:27	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517527094	+ Email/PDF: gecsed@recoverycorp.com	Jan 13 2023 20:58:39	Synchrony Bank/Lowes, Po Box 956060, Orlando, FL 32896-0001
517527095	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 13 2023 20:56:00	Toyota Motor Credit Corp., 5005 N.River Blvd North East, Cedar Rapids, IA 52411
517573720	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 13 2023 20:56:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517632653	+ Email/PDF: ebn_ais@aisinfo.com	Jan 13 2023 20:58:40	Verizon, by American InfoSource LP as agent,

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4515 N Santa Fe Ave, Oklahoma City, OK  
73118-7901

517527096

+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com

Jan 13 2023 20:55:00

Verizon Fios, P.O. Box 4830, Trenton, NJ  
08650-4830

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City,, OK 73118-7901
cr	*+	Ocwen Loan Servicing, LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2023 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor Ocwen Loan Servicing LLC ajennings@raslg.com
Christian Del Toro	on behalf of Creditor Secretary Of Veteran's Affairs cdeltoro@martonelaw.com bky@martonelaw.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Joshua Fischer	on behalf of Creditor Ocwen Loan Servicing LLC jfischer@houser-law.com
Kathleen M. Massimo	on behalf of Defendant OCWEN - Ocwen Loan Servicing LLC kmassimo@houser-law.com, nnasim@houser-law.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michael C. Hughes	on behalf of Creditor Ocwen Loan Servicing LLC mhughes@polsinelli.com, docket@polsinelli.com;robrien@polsinelli.com;dbauleo@polsinelli.com
Shmuel Klein	on behalf of Debtor Windzor Jean shmuel.klein@verizon.net bleichmanklein@gmail.com;kleinsr88450@notify.bestcase.com
Shmuel Klein	on behalf of Attorney Shmuel Klein shmuel.klein@verizon.net bleichmanklein@gmail.com;kleinsr88450@notify.bestcase.com
Shmuel Klein	on behalf of Plaintiff Windzor Jean shmuel.klein@verizon.net bleichmanklein@gmail.com;kleinsr88450@notify.bestcase.com

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Sindi Mncina

on behalf of Creditor Ocwen Loan Servicing LLC smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12